

1 MARLENE S. MURACO, Bar No. 154240  
 2 [mmuraco@littler.com](mailto:mmuraco@littler.com)  
 3 LITTLER MENDELSON  
 A Professional Corporation  
 50 West San Fernando Street  
 14th Floor  
 4 San Jose, CA 95113-2303  
 Telephone: 408.998.4150

5 Attorneys for Defendants  
 6 ESIS, INC., ACE AMERICAN INSURANCE  
 COMPANY

8 UNITED STATES DISTRICT COURT  
 9 NORTHERN DISTRICT OF CALIFORNIA  
 10 SAN FRANCISCO DIVISION

11 MARIA ABRAHIM,  
 12 Plaintiff,  
 13 v.  
 14 ESIS, INC., ACE AMERICAN  
 INSURANCE COMPANY,  
 15 Defendants.

Case No. C07-4014 JCS

**DECLARATION OF DENISE CARSON IN  
 SUPPORT OF DEFENDANTS ESIS, INC.,  
 AND ACE AMERICAN INSURANCE  
 COMPANY'S MOTION TO COMPEL  
 ARBITRATION**

16 Date: January 18, 2008  
 Time: 9:30 a.m.  
 Judge: Judge Joseph C. Spero  
 Dept: Courtroom A, 15<sup>th</sup> Floor

21 I, DENISE CARSON, declare:

22 1. I currently serve as the Vice President of Human Resources for ACE USA  
 23 ("ACE"), a position I have held since March 2007. From September 1999 through February 2007, I  
 24 held the position of assistant Vice President of Human Resources. From July 2, 1999 to September  
 25 1999, I held the position of Director of Employee Relations for ACE. From April 1997 to July 1,  
 26 1999, I held the position of Director of Employee Relations for CIGNA Property & Casualty  
 27 ("CIGNA").

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DECLARATION OF DENISE CARSON ISO DEFENDANTS  
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1           2. Maria Abraham was an employee of CIGNA from August 1990 until July  
 2 1999, at which time she transitioned to ACE following ACE's acquisition of CIGNA.

3           3. All CIGNA employees, including Ms. Abraham, were subject to CIGNA's  
 4 Employment Dispute Resolution Program, including its mandatory arbitration component, following  
 5 its inception in 1994. Attached hereto as Exhibit A is a true and correct copy of a document signed  
 6 by Ms. Abraham in November 1994 acknowledging that she had received a copy of CIGNA's  
 7 Employment Dispute Mediation/Arbitration Policy.

8           4. Attached hereto as Exhibit B is a true and correct copy of the Employment  
 9 Dispute Mediation/Arbitration Policy that applied to all CIGNA employees. Specifically, the  
 10 Exhibit consists of the policy along with the cover sheet and table of contents from the You and  
 11 CIGNA handbook in which it was contained.

12          5. On or about July 8, 1999, ACE INA posted a chart entitled "ACE Transition –  
 13 What to Expect/Employee Programs" on its intranet site for all employees, a true and correct copy of  
 14 which is attached hereto as Exhibit C. This posting specified that the existing Speakeasy and  
 15 Arbitration/Mediation components of CIGNA's Employment Dispute Resolution Policy remained in  
 16 place during the transition to ACE. Attached hereto as Exhibit D is a true and correct copy of an e-  
 17 mail to ACE management directing them to expressly inform their employees about the fact that the  
 18 chart had been posted on the ACE Intranet.

19          6. In February 2000, ACE implemented its own arbitration policy, which was  
 20 included within the ACE Employee Guide. I was responsible for ensuring that the ACE Employee  
 21 Guide was distributed to all ACE employees. As Ms. Abraham was working for ESIS, a wholly-  
 22 owned subsidiary of ACE, she was subject to the terms set forth in the ACE Employee Guide, and  
 23 received notice in the manner described below.

24          7. On February 21, 2000, I sent a memo to ACE management explaining that all  
 25 ACE-INA employees would be receiving an announcement regarding the implementation of the new  
 26 ACE Employee Guide and regarding the procedure for the employees to acknowledge receipt of the  
 27 Employee Guide. A true and correct copy of that memo is attached hereto as Exhibit E. The  
 28

1 announcement referenced in my February 21, 2000 e-mail to management was, in fact, sent via e-  
 2 mail to all ACE-INA employees (including employees of ESIS) in February 2000.

3       8.     The email directed employees to the on-line ACE Employee Guide via the  
 4 Introduction page, which had the following three links: 1) a link to a list of ACE Companies subject  
 5 to the ACE Employee Guide; 2) a link to the Receipt and Agreement Form; and 3) a link to the ACE  
 6 Arbitration Policy. The email further instructed employees to fill in the Receipt and Agreement  
 7 Form and print and return it to their manager after they had the opportunity to review the ACE  
 8 Employee Guide. In order to generate a physical copy of the Receipt and Agreement Form, the  
 9 employee must have connected to the Introduction page.

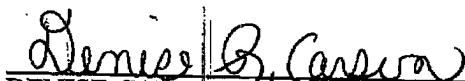
10      9.     The Introduction page contains both a general description of the arbitration  
 11 policy and a link to the Employment Dispute Arbitration Policy itself. A true and correct copy of the  
 12 Introduction page, as it existed in 2000 when Ms. Abraham was directed to read it, is attached hereto  
 13 as Exhibit F. A copy of the Employment Dispute Resolution Policy is attached hereto as Exhibit G.  
 14 Its component parts, the Internal Review Policy and the Arbitration Policy are attached as Exhibits H  
 15 and I, respectively.

16      10.    It is not standard procedure for a manager to print the Receipt and Agreement  
 17 Form and give it to the employee to sign, rather the employee is required to print the Receipt and  
 18 Agreement Form and submit a signed copy to their manager. A true and correct copy of the Receipt  
 19 and Agreement signed by Maria Abraham on March 15, 2000 is attached hereto as Exhibit J.

20      11.    The ACE Employee Guide was available to all employees through the ACE  
 21 EDesk, which every employee, including Maria Abraham, had access to via their computer.  
 22 Specifically, once an employee turns on her computer and enters her user ID and password, the  
 23 Windows screen appears with several icons. In order to access the intranet site, the employee simply  
 24 clicks on the Internet Explorer icon. The Internet Explorer icon automatically directs the employee's  
 25 browser to ACE's EDesk, which prominently displays the Employee Guide icon. The employee  
 26 simply clicks on the Employee Guide, which specifically references the Employment Dispute  
 27 Arbitration Policy. Attached hereto as Exhibit K is a true and correct copy of a memo Ms. Abraham  
 28 wrote to her manager in March 2002 in which Ms. Abraham states that she "did not find any basis in

1 the Employee Guide for discontinuing [her] benefits," thereby demonstrating that Ms. Abraham was  
2 familiar with the terms of the Employee Guide and how to access it.

3 I declare under penalty of perjury under the laws of the United States that the  
4 foregoing is true and correct to the best of my knowledge and that this Declaration was executed on  
5 December 13, 2007, at Philadelphia, Pennsylvania.

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7   
8 DENISE CARSON

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A PROFESSIONAL CORPORATION  
50 West 11th Street  
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